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WONEY TALKS



Guard against the uncertainties of the future. Start your Bank Account to-day.

A bank account is the safest shield for protection, and, once you begin to save, you will be convinced it is the only road to comfort and wealth.

A person should take no risks of disadvantage in the future while he is able to make himself secure. When one is so situated as to be able to afford risks, then he may be venturesome.

Start a bank account with us now.

Interest paid on savings.

Citizens State Bank

HAYS, KANSAS

DEPOSITS PROTECTED BY DEPOSITORS' GUARANTEE FUND

LET US FIGURE WITH YOU ON WHAT YOU NEED



Ting a ling! Ting a ling! The school bell will soon ring. Come in NOW and get the stockings, underwear and everything your young folks will need very soon.

At no time in their lives can you make your children so happy with new clothes as when you start them back to school; and at our store you can clothe them nicely with just a LITTLE MONEY.

We have everything for GROWN FOLKS too, you know.

H. A. NICKLES, Hays, Kansas

Victrola Supremacy

THE fact that all the worlds greatest artists have selected the VICTROLA as the medium through which their art shall be given to the world is proof that the Victrola is supreme. All sizes carried in stock.

R. S. Markwell, Agent

HAYS,

KANSAS

J. M. Schaefer Loan and Insurance Co.

FARM LOANS
At Correct Rates
INSURANCE
In Best Companies

Bonded Abstractor for Ellis Co.

A BUSINESS CHANGE

E. M. Speer Purchases the First National Bank of this City.

AN IMPORTANT FINANCIAL CHANGE

A Short Sketch on the Evolution of Banking.

Commerce is the mother of civilization, and the greatest nations of antiquity have been distinguished for the extent of their trade. Methods of exchange have vastly altered from ancient to modern times; and in no features so much as in manipulation of individual, corporate and national credit. A bank, as it exists today, receiving deposits, issuing its own paper in circulation, drawing bills of exchange, making collections of drafts, discounting notes and placing loans, was an institution in ancient times. The convenience and cheapness of modern methods of exchange were not only unheard of, but it is very doubtful if they could have been possible without a greater measure of security and inter-state and national peace than were then possessed. The Venetians were the first modern nation to establish a bank, and according to the best authorities, it was organized in 1157.

The bank of Venice was next established, which retained its character for six hundred and fifty years, and until the French army under the first Napoleon, took possession of the City of Venice.

Subsequently, as time passed and the ever changing needs of humanity necessitated, various changes were made.

Coming down to our own country and after the eight years of revolutionary war with Britain, which had largely been maintained by the wealthy citizens of the colonies, this country was nearly bankrupt, but through the energy and patriotism of the people, the industries of the country were sustained. In 1782, the bank of North America, was established with a capital of \$400,000.

Alexander Hamilton who was a strong Federalist, and accused of being English in his methods, and always working for centralization of power, proposed the United States Bank, and it went into operation with \$10,000,000 capital in 1791, but twenty years later expired by term of limitation in its charter. Three years later a Third National Bank was proposed, but President Madison vetoed the bill after its passing both houses of congress for incorporation; but in 1817 the bill was passed the second time and the "Bank of the United States" went into operation with a capital of \$35,000,000. This was the bank which President Andrew Jackson in 1832 opposed, and refused to endorse with his signature, saying, "I'll take the responsibility of withdrawing its charter," which act with similar democratic character, gained a world-wide fame for himself as "Old Hickory" whom banks could not buy nor war intimidate. The bank went into operation under the laws of the state of Pennsylvania, but suspended finally seven years later. Boston's first bank was started in 1784; New York's first bank was opened for business in 1789.

The history of banking down to the twentieth century, in all its details is wonderful and reads like fiction, but it is actual history, interwoven through and through with the interests and industries of the world, and would make very interesting reading, but time and space forbid. The Free Press is interested mostly in the affairs of the present.

The First National Bank of this city, has recently changed hands, and the new owner, Mr. E. M. Speer, took possession Monday morning of this week, August 27th.

The following is a partial history of this institution:

The Ellis County Bank was organized in the early eighties by A. P. West, A. S. Hall and M. G. Huntington, with a banking house on the south side about where Schwallier's garage is located, or a little west. This bank was then merged into the First National Bank by charter dated May 25, 1888, with A. P. West as president, and M. G. Huntington, cashier, and was taken over by E. F. Madden, in 1893, who has continued in control until the present time. For twenty-three years the First National Bank under the management of the Maddeas has been one of the solid, substantial, financial institutions of Ellis county. Many an Ellis county man has been tided over a bad year, or a series of years, and put on a safe road to prosperity, and W. J. Madden, the obliging cheery cashier, always had a smile and a "how are you, Bill, or John," for the patrons of the bank or others who might call. The Maddeas have sold their entire interest in the bank and sever all connection with the institution.

The new president, E. M. Speer, has had twenty years banking experience and was the cashier of the Hoxie, Kansas National Bank for many years. He has been eminently successful as a banker and has made of the Hoxie National one of the leading banks in the northwest. H. W. Oshant remains as vice president, and Victor Holmes as the cashier. The management will confine its efforts strictly to banking,

and has no outside business interests conflicting with the interests of its patrons. This institution is entitled to and should have the full confidence and support of the public.

Mr. Speer expects to move his family here as soon as he can make the necessary arrangements. Of his four children, two daughters are still at home. The oldest is a teacher, the possessor of a state certificate. The youngest a senior high school girl. We are glad to welcome such a family to Hays, and hope to be able to prove to them there is no better place on earth to live.

The Griffith sisters were here from Ellis, Sunday.

Prof. Alex Meier sports a new Chevrolet automobile.

Philip Bittle of Munjor, has recently purchased an auto truck.

Harry Felten unloaded a car of hay from Manhattan, this week.

Wm. Richmond made a business trip to Wakeeney, Saturday.

Three cars of watermelons were unloaded at Hays, this week.

Wm. J. Madden left Monday night, for a business trip to Texas.

Mrs. Joseph Runyon has returned from a visit to her children near Codell.

Mrs. Mabel Shotts, formerly Mabel Edwards, was up from LaCrosse, this week.

Mrs. Geo. Butler of Russell, attended the funeral of Mrs. Wm. Roenfeldt, Sunday.

Mr. Alvin Fellers was operated on for appendicitis, at the Hays hospital, Sunday.

H. D. Shaffer and family returned Sunday evening, from their trip to Colorado.

Mrs. Mabel Calvert is here from Plains, Kansas, visiting her mother Mrs. Rowlinson.

Henry Westbrook has the contract for painting Ed Kraus' new farm residence south of town.

Azel Cochran and family and C. M. Wann and family have returned from an outing in Colorado.

H. H. Pierce and family and Ward Sullivan and wife left Thursday afternoon, for a vacation in Colorado.

The Union Pacific have installed a new electric bell west of the depot, where the track crosses Ash Street.

Smith & Pierson, surgeons from Kansas City, have been doing some work at the Hays hospital, the past week.

Herman Roenfeldt of Kansas City, was here Sunday, to attend the funeral of his mother, Mrs. William Roenfeldt.

Miss Jennie Nickles and party returned from Colorado, Friday evening of last week, by the way of LaCrosse.

Dee Lambert left for Athol, Smith county, where he has been employed as principal of the schools of that place.

The Chalmers automobile No. 3400 won first and second place in the Pikes Peak hill climb, August 11, and third place on August 12. Can you beat it?

A Reo and a Case car with threshermen Dechant, Mike Quint and Art Bieler, left Sunday, for some point in Canada.

Mildred Nickles of Abilene, who has been visiting her relatives in Hays, for several days past, will leave for her home, Sunday morning.

Mrs. Iva Morgan Robinson is here from Logan, where her husband is teaching school visiting her parents, Mr. and Mrs. C. H. Morgan.

Jake Orth, who lives south of town, is the pleased owner of a Chalmers six automobile. The Chalmers is stylish and a very dependable machine.

Mrs. Alfred Havemann was operated on for appendicitis, Saturday morning, of last week. The operation was a success and she is improving nicely.

A. O. Woolridge returned Sunday morning, from a short visit to home friends in Iowa, Ills. This was Mr. Woolridge's first visit in eight years.

It is understood that Susie Mullen has accepted a position as helper in the News office. She will probably be the operator for the new linotype that is enroute.

The Frank Manning shows have been engaged to play at the Golden Belt Fair. The Manning band often pieces will furnish the music each day for the four days of the fair.

Prof. Ward W. Sullivan has moved into the C. W. Reeder rental property recently vacated by Walter Scott, who goes to Oakley as superintendent of the schools there.

Mrs. Timothy Logan of Denver, a former resident of Hays, is here for a visit with friends. She returned with John O'Laughlin and family, who had been taking a vacation in Colorado.

Mr. and Mrs. Geo. Butler drove over from LaCrosse, Sunday, in their Ford car and were the guests of Mr. and Mrs. H. H. Winters. They drove from here to Wakeeney to visit relatives there.

Schwallier Bros. have purchased a Farmtruck of Alex Schueler, and attached it to their Ford. The arrangement makes a very serviceable jitney truck for their lumber yard.

Miss Mary Hollenbeck-Babe, as she was called by her many friends in Hays before she moved with her father to Idaho, is here on a visit to her aunt, Mrs. Ida Kirkland. She will probably remain this winter and attend school.

THE HUGHES SPECIAL.

Several hundred people—some from a distance, were here to greet Hon. Chas. E. Hughes, the republican candidate for president, who arrived on train 104, this Friday morning. The train was run in two sections, and Mr. Hughes and party, including his wife, were on the first section.

As the special was scheduled to stop only at one point—Salina—between Denver and Topeka, his speech was necessarily brief.

Hon. Otis L. Benton, candidate for congress, introduced Mr. Hughes to the audience in a few appropriate words, after which Mr. Hughes made a very brief speech as follows:

"Fellow Citizens:—I come to you as the representative of a reunited party. We propose that the American name shall be honored in every land by the firm maintenance of the rights of American citizens. If we do not have the motive power of a strong patriotic feeling in this country, we can accomplish nothing, and we shall become a decadent nation. That does not mean that we shall enter into strife—the path of peace and security is the path of firmness and self respect. You will have no enduring peace in this country unless you respect yourselves, honor the American name and stand firmly for known American rights."

"You need not suppose that the nations abroad are going to be so wasted by this struggle that they will not be formidable competitors. On the contrary, they are disciplined; they understand themselves thoroughly; every item of their resources has been marked and considered, and they are organized in a more effective way than ever before in their history. I do not refer to any particular nation, but to all of them."

"Now, we must organize to protect American trade; and that is the doctrine for which I stand."

He was still speaking when the train pulled out.

Mrs. W. W. Paul presented a beautiful bouquet of flowers to Mrs. Hughes, which was very graciously received, and our distinguished citizen from Buckeye township, Hiram Joy, chairman of the republican county central committee, was the only man of the large and interested audience who had the honor of shaking hands with Mr. Hughes, and his wife, the next first lady of this republic.

The special made a brief stop at Victoria, where Mr. Hughes also talked a few moments.

Will Early was in Manhattan, on business, this week.

Canning and preserving tomatoes. Order through your grocer. a12tf

P. J. Deane has gone to Decatur, Illinois, to accompany his wife back to her Hays home.

Dr. J. H. McNaughton of Gove City, brought a patient to St. Anthony's hospital, Monday.

Solid gold neck chains with diamond pendants, \$5.75 to \$20.00, at J. T. Morrison, the jeweler.

Miss Olive Westbrook left Friday, for Florence, Kansas, for her fourth year as the teacher in the school there.

C. W. Miller's idea of getting the Hughes train to stop at Hays, proved a great success both at Hays and Victoria. This is only one of the big things that can be pulled off in this county if he is elected as our senator.

Mr. and Mrs. H. A. Nickles gave an entertainment Tuesday evening, in honor of Mrs. Nickles' parents, Mr. and Mrs. Haas. It was the occasion of the old people's forty-fifth wedding anniversary. A number of friends of the family were present.

P. Caspar Harvey, who has been doing reportorial stunts on the Chicago Tribune for the past month, arrived home Thursday morning. Harvey reports that he had the time of his life and also learned "gobs" of useful information about how to run a newspaper.

Geo. Bellman and wife, Mrs. Mary Blenders, "Shorty" Payne, and H. A. Cowan and family, motored over to Plainville, Sunday. They report seeing twenty or thirty thousand bushels of wheat piled up along the track near the elevators, waiting for cars to take to the market.

J. T. Morrison, the jeweler, has a beautiful line of cameo brooches.

Mrs. E. T. Lewis, wife of sheriff Lewis of Gove county, was brought to St. Anthony's hospital for treatment, Monday. Her condition was considered quite serious, but she is improving very nicely, and will not have to undergo an operation. The sheriff returned to his duties Friday.

Ladies' and gents' solid gold plain band, signet and set rings at J. T. Morrison, the jeweler's.

J. G. Felts and son, Emerson, of Winona, and a young man from Oakley, passed through Hays, enroute from Kansas City, driving three 1917 Ford cars. Mr. Felts is the Ford agent at Winona. He reports that he sold ten Fords in ten days. That is going some even for a Ford agent.

Among the new residents in our city is E. E. Kay of Manhattan, the real estate agent, who has offices at Manhattan, and Oakley, with headquarters at Hays. He and his family will occupy the Freese cottage on east Normal Avenue. Harry Freese will likely spend the winter again in California.

Canning and preserving tomatoes. Order through your grocer. a12tf

E. M. Speer, President.

H. W. Oshant, Vice Pres.

Victor Holm, Cashier.

THE FIRST NATIONAL BANK OF HAYS CITY, KANSAS

The Oldest Bank in Ellis County

Progressive, Conservative, Reliable, Accommodating

Member Federal Reserve Bank, Kansas City, Mo.

Canning and preserving tomatoes. Order through your grocer. a12tf

Mrs. Elmer Shade is sick at the Hays hospital.

A daughter was born to Mr. and Mrs. Jones on August 24th.

The little daughter of Mr. and Mrs. Fred Oshant is quite ill.

Mrs. Edna Fulton left Tuesday for Mitchell county, where she will teach this year.

Miss Lena Brown leaves for her school work at Hill City, today, before the strike.

John F. Werth, this week, purchased a Dodge automobile at the Alex Schueler sales room.

Ernest King is contemplating the erection of a residence on the Reeder addition near the Normal.

Miss Alice Freese leaves Sunday for another year's teaching at the Star school north of Yocemento.

Watch the Hays City Drug Store windows for specials next week.

B. C. Arnold has been acting probate judge this week in the absence of F. E. McLean who attended the old soldiers meeting at Kansas City.

Watch the Hays City Drug Store windows for specials next week.

Miss Andreas has sold her residence property in the northwest part of the city for \$6,000, to a German who will move to town.

Mr. and Mrs. A. S. Wolverton of Topeka, were at the Windsor, the first of the week. Mr. Wolverton is connected with the Topeka Capital.

Schlyer & Arnold sold two Oakland six cylinder automobiles. The owners, Mr. Grabbe and Anton Gable, should be proud to own an Oakland car. They are a standard, high-class machine.

Watch the Hays City Drug Store windows for specials next week.

Agent A. W. Noble has been notified not to accept perishable freight until after some adjustment can be made with the 400,000 railroad employees who are due to strike on September 4.

Ex-Postmaster H. J. Penney and son, Gerald, have returned from their trip through Utah and other western states. They enjoyed a most delightful outing in the mountains of the west and, "my," what fish stories.

George Riedel and family have returned from their outing in Colorado. They traveled over 1200 miles in their automobile while absent. Besides seeing all the interesting sights in Colorado, they visited friends in Nebraska.

Mrs. Mary Brown of Kansas City, Kansas, who has been visiting in Seattle, Washington, is expected to arrive here Sunday morning, for a visit with her cousin, Mrs. K. C. Haas.

Watch the Hays City Drug Store windows for specials next week.

We hereby notify parents that we shall hereafter prosecute any boy or other person found stealing wheat around our mill or from any of our cars in the railroad yards and we shall also prosecute any person who buys this stolen grain Hays City Milling & Elev. Co.

Watch the Hays City Drug Store windows for specials next week.

MILLINERY OPENING

Monday, September 4, 1916

Hays, Kans.

KATHRYN M. DEANE

DIAMONDS

Watches, Clocks, Jewelry, Cut Glass, Silverware, Hand Painted China and Phonographs

Our line is complete in every part. We will be glad to show you through our entire line. No trouble to show goods.

YOU ARE ALWAYS WELCOME AT

J. T. MORRISON, The Jeweler

Phone No. 132

Citizens Bank Building

Hays, Kansas